

<i>SERFF Tracking Number:</i>	<i>AMMS-126985584</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Golden Rule Insurance Company</i>	<i>State Tracking Number:</i>	<i>47764</i>
<i>Company Tracking Number:</i>	<i>MGR04439</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.002A Large Group Only - PPO</i>
<i>Product Name:</i>	<i>Association Group</i>		
<i>Project Name/Number:</i>	<i>MGR04439/MGR04439</i>		

Filing at a Glance

Company: Golden Rule Insurance Company

Product Name: Association Group

SERFF Tr Num: AMMS-126985584 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved-
Closed State Tr Num: 47764

Sub-TOI: H16G.002A Large Group Only - PPO Co Tr Num: MGR04439

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Pat Allison, Anna Ferrell

Disposition Date: 01/21/2011

Date Submitted: 01/21/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: MGR04439

Status of Filing in Domicile: Pending

Project Number: MGR04439

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 01/21/2011

State Status Changed: 01/21/2011

Deemer Date:

Created By: Pat Allison

Submitted By: Pat Allison

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

The enclosed matrix paragraphs are submitted for your review and approval for use with our existing portfolio of group health forms. Golden Rule intends to issue these forms in conjunction with previously approved policies and certificates delivered to evidence coverage under master policies issued in the state of Illinois to a non-employer based association group.

Incorporation of these matrix paragraphs is intended to document Golden Rule's compliance with IL 2007 HB 1174. The Definitions and Medical Benefits provisions will be revised to incorporate Illinois-mandated benefits for pain treatment for breast cancer. These benefits will be incorporated in the Illinois base policy/certificate and will therefore be provided to

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all certificateholders insured under the applicable policies, regardless of their state of residence. Incorporation of these Illinois mandates will not affect additional state specific benefits provided via the state-specific endorsement issued to residents of states other than Illinois.

To the best of my knowledge, this form complies with the statutory and regulatory requirements of your state. The required documents are enclosed, accordingly.

If you should have any questions concerning this filing, please feel free to contact Policy Compliance toll-free at (800) 926-7602 and request to speak with me. If you prefer, I may be contacted via e-mail at alferrell@goldenrule.com.

Company and Contact

Filing Contact Information

Anna Ferrell, Contract Analyst ALFERRELL@goldenrule.com
 7440 Woodland Drive 800-926-7602 [Phone] 7057 [Ext]
 Indianapolis, IN 46278-1719 317-328-9645 [FAX]

Filing Company Information

Golden Rule Insurance Company CoCode: 62286 State of Domicile: Indiana
 7440 Woodland Drive Group Code: 707 Company Type: Life and Health
 Indianapolis, IN 46278 Group Name: State ID Number:
 (800) 926-7602 ext. [Phone] FEIN Number: 37-6028756

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$50 per form x 2 forms== \$100
 Paid via EFT.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Golden Rule Insurance Company	\$100.00	01/21/2011	43971855

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/21/2011	01/21/2011

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Disposition

Disposition Date: 01/21/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Medical Benefits	Approved-Closed	Yes
Form	Definitions	Approved-Closed	Yes

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Form Schedule

Lead Form Number: MGR04439

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 01/21/2011	MGR04439	Policy/Cont Medical Benefits ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59.140	MGR04439 Form.pdf
Approved-Closed 01/21/2011	MGR04440	Policy/Cont Definitions ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59.140	MGR04440 Form.pdf

MEDICAL BENEFITS

[STANDARD MEDICAL COVERED EXPENSES:

Standard medical *covered expenses* are limited to charges:]

- (A) For pain medication and *pain therapy* related to the treatment of breast cancer for a *covered person* to the same extent as any other illness;

DEFINITIONS

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Pain therapy*" means therapy that is medically based and includes reasonably defined goals, including, but not limited to, stabilizing or reducing pain, with periodic evaluations of the efficacy of the pain therapy against these goals.

MGR04440

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Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item: Flesch Certification	Approved-Closed	01/21/2011
Comments:		
Attachment:		
C006.3 P006.3 Readability 3 2010.pdf		

	Item Status:	Status
		Date:
Bypassed - Item: Application	Approved-Closed	01/21/2011
Bypass Reason: Does not apply to this filing.		
Comments:		

	Item Status:	Status
		Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved-Closed	01/21/2011
Bypass Reason: Does not apply to this filing.		
Comments:		

Certification of Reading Ease

RE: Form (s) P-006.3 et al

C-006.3 et al

Golden Rule Insurance Company, by Julie Vanstraten, its Vice President, does hereby certify to the best of our knowledge and belief that:

1. The Flesch reading ease test score of the above is: P-006.3 et al (59.06)
C-006.3 et al (59.14)
2. The above is printed (except for : specification pages, schedules, tables and, with regard to any application, minor instructions concerning preparation) in not less than ten point type, one point leaded.
3. All text has been included in arriving at the above score(s), except for the following: Headings, italicized words, and form numbers.
4. The entire text of the form(s) was analyzed in arriving at the above score(s), except as follows: See #3 above.
5. The readability of the above form(s) complies with the statutory and/or regulatory requirements of the following states: All
6. The above form(s) will be used in:

<input type="checkbox"/> individual health insurance	<input type="checkbox"/> individual life insurance
<input checked="" type="checkbox"/> group health insurance	<input type="checkbox"/> group life insurance

March 16, 2010

Date



Julie Vanstraten
Vice President, General Counsel